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REPORT TO THE JOINT INTERGOVERNMENTAL REGIONAL COMMITTEE ON HUMAN SETTLEMENTS AND ENVIRONMENT ON TRENDS AND PROBLEMS THAT HAVE EMERGED FROM THE APPLICATION IN AFRICA OF THE GLOBAL STRATEGY FOR SHELTER TO THE YEAR 2000

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I. INTRODUCTION

1. Housing needs estimated by the United Nations on the basis of population growth and the rate of occupancy of 1.5 households per dwelling unit, puts the number of dwellings that should be constructed in Africa per year at eight to 10 dwellings per 1000 inhabitants. A survey conducted by the United Nations on the Global Housing Situation[1] estimates the rate of shelter construction in Africa to be between two to three dwellings per 1000 inhabitants per year. This means that there is a substantial deficit at present and explains the high level of overcrowding of dwellings in Africa of about 40 per cent and even 50 per cent in some countries.

2. According to a study carried out by José-Alain Fralon entitled "the Urban Odyssey of Africa" by the year 2000, one African out of two will live in the town, with five countries having an urbanization rate exceeding 80 per cent, or more than four city dwellers for each peasant; six other countries will have urbanization rates of between 70 and 80 per cent. During this period, the population of three African cities will exceed 10 million inhabitants and 77 cities, of which 30 in Nigeria will have more than 1 million inhabitants.

3. When the rate of construction required in Africa is compared with the number of dwelling units actually constructed, as indicated in paragraph 1 above, it is observed that African countries will have difficulty in meeting new housing needs that will arise partly from population increase and partly from the need to replace uninhabitable dwellings. As such, housing needs will continue to increase at a cumulative rate. For instance in Kenya, the population will be 37 million in the year 2000. Housing needs which were for 247,000 houses in 1988 will increase to 496,000 by the year 2000. This represents an annual increase of 37 per cent, requiring a financial investment of more than Ksh 13,653 billion ($US 1,669,000) or an increase of 95.7 per cent per year.[2] In Nigeria, there was a housing deficit of 3 million dwellings in the urban areas in 1985. Between now and the year 2000, one million dwellings will be required each year to make up the deficit and to meet new requirements throughout the country.[3] In Uganda, the civil war that had been raging since 1971, has destroyed rural

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[1] United Nations ST/ESA/30: Survey on the global housing situation.

[2] Republic of Kenya, National Housing Strategy for Kenya 1987-2000. Nairobi Department of Housing, Ministry of Works, Housing and Physical Planning - 1987.

[3] Federal Republic of Nigeria, FYSH Statement by the President. The Federal Ministry of Works and Housing, Urban and Regional Planning Division, March 1987.

settlements and in some cases also infrastructure, services and housing. The result of this is that Uganda has a housing deficit of 2000 dwelling units and needs are estimated at more than 1 million dwelling units by the year 2000.[4] In Ghana, annual needs in urban areas are estimated at 133,000 dwelling units per year for the next 20 years.

4. It is obvious that African countries are facing major housing needs. The housing deficit will be all the more difficult to meet because of the economic situation of these countries. The situation as described by Dr. Arcot Ramachandran in his report on the Global Strategy for Shelter to the year 2000 presented at the 11th session of the Commission on Human Settlements in New Delhi in 1988[5]/ shows the extent of the crisis. He indicated that developing countries have never before been faced with as formidable a combination of problems and constraints as they are today. Unprecedented urbanization rates, an unfavorable international economic climate, stagnation of per capita gross national product (GNP) galloping inflation, phenomenal population growth, soaring unemployment, severe financial constraints and high levels of external debt have had a devastating impact on development programmes and strategies. A particular problem facing developing countries is the large number of homeless people and those living in extremely poor shelter and unhealthy neighborhoods, whether in the slums, squatter settlements or in poor rural zones. Despite the efforts of Governments and international organizations, more than a billion people live in inadequate housing and the number will increase dramatically unless drastic measures are taken immediately.

5. It is in this context that the United Nations General Assembly adopted resolution 42/191 on the Global Strategy for Shelter to the Year 2000. This publication deals with guidelines for formulating integrated national policies and programmes capable of facilitating the application of the Global Strategy For Shelter in African countries.

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[4]/ Statement of Uganda Delegation to 10th (Commemorative) Session of the UNCHS (HABITAT), Nairobi, 1989.

[5]/ UNCHS - HS/C/11/3 Global Strategy for Shelter to year 2000: Report of the Executive-Director 1988.

II. THE GLOBAL STRATEGY FOR SHELTER - BASIC PRINCIPLES[6]/

6. The right to adequate housing is universally recognized by the community of nations. This was recently reaffirmed by the United Nations General Assembly in its resolution 42\146 of 7 December 1987, entitled "Realization of the right to adequate housing". All nations, without exception acknowledge varying degrees of obligation in the housing sector as evidenced by the establishment of housing ministries or agencies by the allocation of funds to the housing sector and by programmes and projects adopted. No doubt, different societies interpret the obligation differently. In some countries, where housing is a constitutional right, the provision of housing is one of the major duties of the State. In other countries, where this duty does not exist and where resources to this end are insufficient, inadequate housing is temporarily tolerated as a means of meeting the housing needs that the State cannot satisfy. Each nation may perceive the obligation to house its population differently and the example of a few countries can be instructive of the significant progress, both quantitative and qualitative, that serious commitment to the housing sector could bring about. Be that as it may, all citizens of all countries, poor as they may be, have a right to expect their Governments to be concerned about their housing needs and to accept the fundamental obligation to protect and improve houses and neighborhoods, instead of destroying or damaging them.

7. Experience acquired in shelter development since Habitat: the United Nations Conference on Human Settlements in 1976, has gradually led to a major shift in thinking on the subject. Developed and developing countries alike, both centrally-planned and market economies, have come to realize that national housing strategies should be integrated in national economic planning, on the one hand, and that the supply of housing should be decentralized and most often entrusted to community organizations on the other. Most Governments now know, as a result of unpleasant experiences, that they cannot directly provide sufficient housing of acceptable standards through the specialized housing agencies. At the same time, it is also increasingly obvious that government policies on shelter production should be co-ordinated at the highest level as they embrace a much wider range of issues than public housing production. Naturally, Governments are becoming aware of the contribution of the numerous other agents and the fact that they should count on such contribution in order to produce and improve housing on the scale required to achieve targets in that regard. This double realization calls for a review of national housing strategies. In the coming 13 years leading to the year 2000, Governments should, in co-operation with other agents, contribute to the housing sector, drawing coherent and well thought out housing strategies which would enable the various agents to act in concert, to complement each other and to ensure that all the critical issues are properly addressed.

6/ Extract from the document UNCHS-HS/C/11/3 cited above in 5/

8. There are indications that many Governments are now moving towards "enabling strategies" aimed at mobilizing resources and using entrepreneurial skills for increased housing and infrastructure production by instituting legal, institutional and financial frameworks that enable formal and informal business sector as well as non-governmental organizations and community groups to make an optimal contribution to development. A comprehensive policy of human settlement development can thus achieve economic adjustment and social justice.

9. The fundamental feature of the enabling strategy is that the public sector encourages other sectors to take over its activities through incentives and facilitation measures, while withdrawing gradually and decisively from direct intervention in planning, production, marketing and maintenance of housing projects. The fact that a sectoral component is incorporated in a national shelter strategy does not imply that the Government will take direct responsibility for programmes in that component. The Government's main role will be an "enabling" one, mobilizing resources from other sectors and facilitating their deployment for efficient provision of all types of shelter for all target groups. An enabling policy also implies that for the initiative of public authorities to be effective and self-sustaining, it should recapture profits from its investments and be selective in the choice of its subsidization policies.

10. Shelter programmes for the poor can only operate within the context of a national shelter policy aimed at meeting the needs of all income groups. Programmes aimed specifically at assisting low income groups, particularly slum and squatter settlement dwellers, can only be successful within the framework of a comprehensive shelter strategy which defines the priorities, makes provision for resource allocation and eliminates contradictions between its various sectoral programmes and components. In general, the discussion on shelter options for the poor takes place in isolation from a review of the overall shelter situation and of policies, programmes and corresponding institutions and also takes it for granted that the higher-income groups will be able to meet their housing needs in the existing market. Very often, this is not the case. In the developing countries especially, a number of families and individuals in different income groups occupy shelters of a standard below that which they could comfortably afford. They cannot scale up because government policies in force are not conducive to or actually discourage the building of houses. What is needed, therefore, are policies for meeting the existing latent demand and maximizing the scale of housing construction and diversifying the available options.

1/ Report of the ACC Task Force on Long-term Development Objectives at its 15th Session Organized in New York from 8 to 10 September 1987.

11. Women who wish to obtain adequate housing and participate in the human settlement development efforts face particular obstacles at all levels. Some obstacles are the result of de jure and/or de facto gender discrimination while others are due to the extreme poverty of these women, their lack of education and training and then double, even triple burden that they bear as household workers and workers in the formal and informal sectors of agriculture, industry and commerce. These obstacles should be eliminated not only out of deference to the fundamental principle of equal distribution of the benefits of development but also because an increasing number of households are cared for exclusively or largely by women. Depriving such women access to housing or infrastructure is tantamount to depriving a large number of families. Women are directly and practically concerned by all policies, programmes and projects relating to human settlements and housing, whether they relate to access to land, financing, building materials, building techniques, the design of houses or community organization. It is therefore absolutely vital to strengthen women's participation in shelter and infrastructure management, both as contributors and beneficiaries, and to put emphasis on the integration of women's activities in all the main development activities, on an equal basis with men's activities. It is also necessary to assess women's demand for goods and services in the field of housing and encourage the design and application of new programmes that would increase women's participation in shelter management.

12. The "enabling" approach which is the cornerstone of the Global Strategy should also apply equally to co-operation between international and governmental organizations. This does not mean that the role of international organization will diminish. Similar to national action, international action should be re-directed and focused on the establishing, assessing and following up on national shelter strategies and in making public the results of this new type of participation.

13. Critical differences exist between nations which means that it is impossible to suggest one shelter strategy for all countries. There are countries where only a small minority of the population have poor housing and where the public authorities have sufficient resources to meet the needs of this minority. On the other hand, there are countries where the majority of the population, or at least the majority of city dwellers have poor housing but where the public authorities do not have sufficient resources to house everybody adequately. In the latter case, the available resources will have to be shared among a very large number of people, and the population will have to make efforts to house themselves. In some countries, there is a highly sophisticated central housing body that has the monopoly over provision of housing and sometimes over the entire housing sector. In contrast to this, other countries have decentralized government structures that supply houses,

including numerous public enterprises which construct housing for their employees. Some countries have a very vibrant and dynamic private sector capable of efficiently providing a large number of housing at a lower cost than the public sector. In other cases, the institutionalized private sector may be quite weak or even non-existent while the informal sector is vibrant and active in housing production. In others, housing co-operatives are quite strong and savings-for-shelter plans very well developed; in others, these traditions are only at the initial stages of development. Indeed, interaction between these various actors vary from country to country sometimes generating competition while at other times enabling them to complement each other in meeting housing needs. It is clear that for any national shelter strategy to be effective, it should take account of these differences, make the best of positive innovations and ensure they are not incompatible with existing conditions. Having said this and in spite of the obvious differences, there is a wide range of principles, methods and new concepts that are applicable to all countries.

14. The monitoring and evaluation of the progress of the Strategy is one good example of the links between national and international actions. Evidently, the effectiveness of monitoring at the global level will depend on the effectiveness of national level monitoring. National monitoring should be based on rigorous universally agreed standards. It is also fair to assume that the international partners of the Strategy, and governmental and non-governmental organizations alike, would follow a similar approach to show to what extent the principles of the Strategy have been incorporated in their agendas and to demonstrate their support for its application.

III. HOUSING POLICY IN AFRICA

1. Population and urbanization

15. It is estimated that the total population of Africa in 1990 will be about 647 million, representing over 10 per cent of the world's population. If the annual growth rate of 3 per cent is maintained, the population will be 1,035 billion by the year 2000.

16. However, there are variations in the population densities of the various subregions and countries and even within countries themselves. In 1980, seven countries had a population of less than five million, 12 countries a population of between 5 and 10 million, 10 countries a population of between 10 and 30 million and only two countries had a population of more than 30 million. Urban population growth has increased steadily to the detriment of the rural population, increasing from 18.35 per cent in 1960 to 28.5 per cent in 1980 and 32.23 per cent in 1985. It is projected that the urban growth rate will be 42.85 per cent by the year 2000.

17. The following table gives an idea of the growth of the African population:

Table 1

Africa	1985	1990	1995	2000
Total population	557,841,000	647,518,000	752,647,000	873,234,000
Growth rate		3.00	3.01	2.95
Urban population	171,574,000	221,315,000	285,349,000	360,509,000
Growth rate		5.03	4.90	4.63
Rural population	382,867,000	434,203	467,278,000	511,725,000
Growth rate		2.00	1.91	1.82

Source : World Population Prospects 1988

18. The growth of Africa's population is only aggravating housing needs. No African country is in a position to meet the increasing demand for housing. The cumulative needs arising from the current housing deficit and new demands will be very high by the year 2000, thus jeopardizing the development efforts of African countries.

2. Measures taken by some African countries to implement the Global Strategy for Shelter

19. The guidelines for national action as defined by the Global Strategy for Shelter focus on the re-organization of the housing sector, the mobilization and allocation of financial resources and the construction and improvement of all available housing. Since independence, all African countries have implemented housing policies. No doubt, the shortfall between supply and demand is still considerable, although much effort has been made and continues to be made despite the economic crisis. The efforts made by various countries are outlined below.

20. The data was collected from a questionnaire drawn up by ECA and sent to all member States in 1989 and from the report of a sub-regional seminar for Eastern African States on the Global Strategy for Shelter organized by the United Nations Center for Human Settlements in Nairobi, Kenya from 30 January to 2 February 1990.

BURUNDI

21. Population growth remains high as shown in the following table:

Table 3

	1985	1986	1987	1988	1989
Urban population	308,000	317,000	335,000	354,000	379,000
Growth rate	5.2%	3.6%	5.7%	5.7%	5.8%
Rural population	4,339,000	4,465,000	4,585,000	5,062,000	4,897,000
Growth rate	2.6%	2.6%	2.6%	2.7%	2.7%
Total population	4,647,000	4,781,000	4,918,000	5,062,000	5,211,000

22. The housing policy of Burundi aims at establishing mechanisms for the acquisition of low-cost housing. The objective is to encourage private construction and guided self-help construction.

23. The Government intends to put an end to subsidies because of increasing demand and to concentrate only on the pre-financing of land servicing and financing of the vital public utilities.

24. In an effort to reduce housing construction costs, the State has adopted a strategy aimed at:

(a) Conducting detailed technical studies on local building materials, architecture and house sizes without compromising on the quality of the buildings;

(b) Developing the environment to make it habitable;

(c) Planning activities;

(d) Mobilizing local resources to fund housing;

(e) Establishing an urban housing finance institution;

(f) Promoting the system of rented housing.

25. In order to assist the low-income population, the Government is said to have taken measures to make it easier for them to improve their housing by instituting housing credits with variable terms. In the capital Bujumbura, Government action has involved:

Restructuring of the city centre;
Re-organization and development of the industrial area;
Establishment of lateral networks.

(a) The land tenure system and urban regulations

26. In Burundi, there is a dualism between the written statute land law and the unwritten common law.

27. In the rural areas, land is almost exclusively governed by common law. On the other hand, urban lands are governed by statute law and most of them are registered.

28. Thus, there are various forms of property ownership, namely full ownership, long lease, usufruct and mortgage.

29. The country's estate lands are made up of Government lands including public and private estates, on the one hand, and lands belonging to the communes, public establishments and public companies, on the other.

(b) Building regulations and codes

30. Burundi does not have its own town planning and building regulation and code. Reference is still made to the legal codes and laws left by the Belgian colonial administration. However, there are specific regulations for the various sectors of activity, namely industry, public works, housing and semi-public enterprises.

31. Moreover, during the establishment of housing estates, an effort is made to draw up regulations for all plot holders so that there will be conformity in the projects on the specific housing estate.

BURKINA FASO

32. Burkina Faso is a land-locked country covering an area of 274,200 km^2. The last census undertaken in 1985 put the country's population at about eight million. The population growth rate during the period 1975-1985 was about 2.9 per cent per annum.

33. The population is unevenly distributed over the territory with densities ranging from 11 inhabitants per km^2 in the provinces of the north (the Sahel) to 120 inhabitants per km^2 in the central plateau.

34. The country's population is still mostly rural with only 12.7 per cent living in the urban areas. Among the urban population, about 10 per cent live in the five largest settlements areas. Of these, two per cent are found in Koudougou (51,926 inhabitants), Ouahigouya (38,902 inhabitants) and Banfora (35,319 inhabitants) and the remaining eight per cent in Ouagadougou, the capital city (441,514 inhabitants) Bobo Dioulasso (228,668 inhabitants).

35. The annual growth rate in Bobo Dioulasso is seven per cent and 9.7 per cent in Ouagadougou.

36. In the light of such population growth rates, the problems that the Government has to face in the area of housing are obvious: drinking water supply, construction of dwelling units, provision of educational and health facilities, improvement of spontaneous or unhealthy settlements, etc.

37. Faced with such needs, the public authorities and people of Burkina Faso quickly became aware of the need to undertake programmes aimed at improving overall living conditions.

38. Considerable efforts were thus made to give households plots of land on which to build their houses.

39. This led to nearly 3000 dwellings being constructed over five years. However, this is far from meeting the housing needs estimated at 8,000 and 6,000 dwellings per year for Ouagadougou and Bobo-Dioulasso alone. While the economical housing programmes started have made it possible for a sizable number of house-holds to obtain good quality housing, fraction of the population with regular modest incomes have benefitted from them.

40. Efforts in the coming years particularly those within the framework of the implementation of the second five-year Popular Development Plan (1991-1995) will also aim at enabling those to whom plots have been alloted to meet their development obligations by granting them loans to build, complete or improve their dwellings. Similarly, private initiative in the construction of rented houses will be strongly encouraged.

41. The following measures and decisions have already been taken:

(a) Restructuring and drafting of regulation on rents, taking into account the cost of investments made by rented accommodation owners.

(b) Review of the investments code, providing fiscal and customs incentives for real estate promotion;

(c) Promotion of local and locally-produced materials by establishing a brick works and a monolith panels factory;

(d) Organization and regulation of such building professions as architectural, technical consultancy and contracting services;

(e) Implementation of a development programme concerning 10 medium-sized towns with a view to formulating a national physical planning scheme.

42. Besides, a specialized housing finance institution is soon to be established with the assistance of the World Bank. The objective of this institution will be to grant short-, medium- and long-term loans for building, purchasing, completing or improving houses. The maximum loan per dwelling will be CFAF 3 million with a maximum repayment period of three years at a nine-per-cent interest rate.

43. This will be done by restructuring the Fonds de l'Habitat (Housing Fund), called for within the context of a Structural Adjustment Programme by which the Government withdraws from direct house construction in favour of the private sector. The fund's resources will be allocated for:

(a) Establishment of a housing finance bank;

(b) Establishment of a guarantee and loan interest guaranty fund for loans granted by the above bank;

(c) Establishment of a servicing fund for building and improving road works and other networks in newly built-up estates.

CAMEROON

44. In 1986, the population of Cameroon was approximately 10.5 million, growing at an annual rate of three per cent. Of this the urban population represented 36.1 per cent. With an annual growth rate of 5.6 per cent, the urban population will represent 50 per cent of the total population by the year 2000.

45. At the end of the Sixth Plan in 1991, the urban population will represent 38 per cent of the total, of which more than 50 per cent will be concentrated in the two cities of Yaounde and Douala. This, undoubtedly will push up housing demand. For this reason, the Cameroonian Government has adopted a strategy for attaining the objective of housing for all, which may be summarized as follows:

(a) To facilitate access by the most disadvantaged population to plots equipped with the basic infrastructure through appropriate loans;

(b) To reorganize the land market by creating a number of serviced housing estates around the main urban centers;

(c) Finally, to construct high-standard housing which meets the aspirations of the middle class.

46. Priority is given to the land development and housing estate programme, the promotion of co-ownership in urban areas through the

formation of housing co-operatives of socio-professional groups, the promotion of new real estate companies, the construction of public amenities in the housing zones, the co-ordination of housing programmes and the administrative housing policy and the promotion of rural housing.

47. To carry out these programmes, the Government of Cameroon has adopted a three-dimensional housing policy. This involves the creation of a development body called Mission d'aménagement et d'équipement des terrains urbains et ruraux (MAETUR), a building company called Société immobilière du Cameroun (SIC) and a loan bank referred to as the Crédit foncier du Cameroun (CFC).

48. Problems encountered in the implementation of this strategy are that since the housing development, equipment and construction works are on a limited scale. The dwellings constructed are often beyond the means of the target population, and also the new areas do not have adequate transportation systems.

CENTRAL AFRICAN REPUBLIC

49. In 1985, the population of the Central African Republic was 2.576 million of which the urban population was 42.2 per cent. With an annual growth rate of five per cent, the urban population will represent 54.5 per cent of the total population, growing at an annual rate of 2.5 per cent, by the year 2000.

50. From the time of independence up to 1983, the housing policy was organized around real estate companies or housing promotion companies (public or private) that constructed social housing and made them available to individuals through instalment plans or outright sale.

51. Since the dissolution of the last real estate company, the Société nationale de l'habitat in 1983, the initiatives taken by the Central African Government to formulate a national strategy for achieving the objective of housing for all have consisted of the establishment of a technical committee to define the housing policy of the CAR and the modalities for its implementation, the establishment of a building credit bank and promotion of guided self-help house construction.

COTE D'IVOIRE

52. The independence of the country in 1960 led to a large number of rural people moving to the towns, in search of a better life. The population of Abidjan which was 200,000 in 1960 swelled to 2 million by 1990. The presence of such people, who are most often unskilled but who participate in development in their own way

through working in factories, industries, companies and even in the civil service, has led the politicians to take some social measures.

53. Among these are the measures taken by the Government to intervene directly in the production of social housing. These actions have been carried out through such companies as SIHCI (3,750 dwellings in 1961), SICI (2,000 dwellings in 1962-1963), SOGEFHIA (8,000 dwelling from 1965-1972), SICOGI created from the merger of SIHCI and SICI in 1965 and SETU in 1970.

54. The Government continued its action until 1980, when it decided to withdraw from housing production because of the impact of the economic crisis on public finance.

55. With the stoppage of direct Government intervention in housing production, the task was entrusted to private promoters and companies who completely took-over the economical and social housing market where demand for the target city of Abidjan alone could be as high as 25,000 dwellings per year.

56. Although the Government no longer intervenes directly in housing production, it encourages low-cost housing production through such indirect actions as tax relief, exemption from VAT and TPS and from registration and stamp duty.

57. The Fonds spécial pour l'habitat, the compte de mobilisation pour l'habitat and the compte de térrains urbains provide financing for plot development and for the production of economical and social housing.

58. Despite these efforts, the housing deficit is still far from being met, partly because of the high cost of the land made available to property developpers and partly because of the heavy bureaucracy involved in obtaining redeemable title deeds from financial institutions, the lack of promotional credits, excessively high interest rates, finished houses priced beyond the means of the needy, etc.

59. To resolve his crucial social housing problem, it would be advisable, to institute new mechanisms to strengthen the already existing ones. The National Seminar on Housing Problems organized in february 1989 proposed the following measures:

Concerning land

(a) Improving procedures so that land can be made available quickly for building economical housing;

(b) Relaxing the administrative procedures for issuing title deeds and thus facilitating the constitution of bank guarantees;

(c) Supplying land free-of-charge to developpers (for building dwellings not exceeding a CFAF 5 million selling price).

Technologies and economical housing developpers

(a) Adopting a nomenclature of local materials and formulating standards for publicizing their use;

(b) Developing banking programmes in building techniques for the informal sector by establishing a Centre for continuing education;

(c) Standardizing building material prices at the national level so as to promote economical housing in rural areas.

Financing

(a) Investing resources of the social security institutions and insurance companies in building a stock of economical houses to let;

(b) Formulating a special credit policy for financing economical housing;

(c) Establishing a specialized housing finance institution for the private sector;

(d) Establishing a mortgage market;

(e) Financing electrification, water supply and telephone channels distribution systems for the Energie Electrique de Côte d'Ivoire (EECI), the société de Distribution d'Eau en Côte d'Ivoire (SODCI) and the Post and Telecommunications Authority (PTT) respectively.

ETHIOPIA

60. In 1989, the population of Ethiopia was estimated at 48.696 million of which the urban population represented 10.5 per cent, growing at an annual rate of 4 per cent. The urban population will represent 16.8 per cent of the total population, growing at annual rate of 2.9 per cent. by the year 2000.

61. In 1984, annual urban housing needs were estimated at 90,000 dwelling units. However, the income levels of nearly 50 per cent of the households are such that it would be difficult for them to obtain housing co-operative loans.

62. Faced with this situation, the Ethiopian Government has taken a number of political decisions to improve the housing situation in the country. These decisions have three components namely: standardization and construction of housing units, institution of regulation on the provision of urban housing on instalment basis and regulation on co-habitation. The Government has also set up a number of institutions, under the Ministry of Urban Development and Housing to facilitate housing production.

63. Despite these efforts, many problems remain to be solved. Among these mention can be made of the low financial capacity of the housing sector, the increase in transportation costs between the housing estates for the low-income groups and the activity centres in the urban areas, delays in land development due to insufficient municipal technical personnel in the urban centres and the shortage of building materials compared to demand.

64. The national housing strategy may be summarized as follows:

(a) Supply of free land;

(b) Assistance by the Government and housing associations in the development of new housing estates;

(c) Reduction of the interest rate on housing loans from nine per cent to 4.5 per cent for housing co-operatives and seven per cent for individual builders;

(d) Major reduction in the cost of electricity connection;

(e) Formulation of a policy for improving the housing sector;

(f) Using the housing indicators laid down by Habitat, as much as possible, in measuring the performance of the housing sector;

(g) Staff training at all levels.

THE GAMBIA[8]/

65. The population of the Gambia increased from 494,000 in 1973 to about 700,000 in 1983. By the year 2000, the population will have

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[8]/ The Republic of the Gambia - National Housing Policy, Ministry for Local Government and Lands, Banjul, the Gambia, October 1989

reached 1,116 million approximately. Increasing at an annual rate of 5.06 per cent, the urban population which was 150,000 in 1985 will be 320,000, out of the total population which is increasing at 2.8 per cent per year.

66. Housing needs in the Gambia are made up of the current housing deficit, new household formation and rehabilitation of existing housing stock. According to calculations made in the National Housing Policy of October 1989, the overall housing needs over five years will require the construction of 11,800 dwelling units in urban areas and 4,500 units in the rural areas. In the urban areas, 50 per cent of the demand will be from low-income people who have been setting up poor quality squatter settlements.

67. The National Housing Policy of the Gambia aims to:

(a) Meet the housing backlog and new needs, with priority for the low-income population;

(b) Integrate specific projects into overall urban development planning;

(c) Preserve existing housing stock by rehabilitating them;

(d) Improve and rehabilitate existing infrastructure and introduce infrastructure standards;

(e) Guarantee land security and reduce land taxes;

(f) Restructure the housing finance system to enable the low-income population to obtain housing loans;

(g) Develop guided self-help and community participation housing projects and encourage private initiatives in the sector;

(h) Promote the development and use of locally produced building materials;

(i) Strengthen the institutional framework;

(j) Design housing and infrastructure programmes.

68. In addition to the measures taken by the Gambian Government to implement the housing policy, laws and regulations on town planning, construction, land and real estate management, use of local building materials and access by the low-income groups to housing loans have been reviewed to support this policy.

69. The Government is also endeavoring to provide encouragement and assistance in the establishment of housing co-operatives within

the framework of the implementation of the national housing programme.

MAURITIUS

70. The total population of Mauritius in 1988 was 1,036,000 growing at an annual rate 3.02 per cent. By the year 2000, the population will be about 1,240,000 of which the urban population will be 40.8 per cent growing at a relatively lower rate of 1.86 per cent.

71. The overall performance of the Mauritian housing sector was satisfactory from 1983 to 1987. Some 20,000 permits for new residential buildings were issued for private house construction, while 1,500 houses were built for the low-income population by the Central Housing Authority during the same period.

72. According to the population and housing census conducted in 1983, there were 199,676 dwelling units in mid- 1983. The average household size was five people per unit with an occupancy rate of 1.04 households per dwelling unit.

73. Housing needs are estimated at 9,000 per year. Three bodies, namely the Central Housing Authority (CHA), The Mauritius Housing Corporation (MHC) and the Sugar Industry Labour Welfare Fund (SILWF) are responsible for implementing the housing programmes. Their projects account for 20 per cent of the total investment in the housing sector with the remaining 80 per cent being shared between the private sector (30 per cent) and the informal sector comprising personal savings, self-help, etc. making up 50 per cent.

74. Some initiatives have been taken recently to improve the housing situation, including the following:

(a) The Mauritius Housing Corporation was privatized in 1989 and currently operates as a building society;

(b) The National Pension Fund will contribute about $US 23,330 million to the housing sector annually during the period 1990 to 1993;

(c) In the Sugar Estate Camp, the dwellings in good condition will be sold to their occupants. Available plots will also be sold at reasonable cost and infrastructure built. Loans at 20 per cent discount will be given to inhabitant to construct their own building;

(d) Resident of the CIA and SIDEF housing facilities constructed before 1975 will become owners and pay a flat rate of about SUS 33. They will be able to obtain loans to improve their dwellings;

(e) Comment of an infrastructure rehabilitation programme;

(f) Provision of incentives to encourage the housing construction and development bodies to target their activities at the low- and middle-income groups. The measures taken will include the introduction of a housing development certificate that allows holders a 15 per cent tax reduction, exemption from taxes on dividends for eight years and 17 per cent reduction on the importation of building materials. Besides, holders will have easy access to credit from the Development Bank of Mauritius. However, only building companies whose programmes involve more than 50 houses will be entitled to the certificate;

(g) Families with monthly income of more than SUS 330 could benefit from loans of up to SUS 10,000 including 10 per cent personal contribution. Priority is given to members of the saving-for-shelter Plan of the Mauritius Housing Corporation. Anyone who is not a house owner but obtains one is exempted from the registration fees;

(h) A technical committee comprising representatives of the Ministry of Finance, Labour and Housing has been set up to monitor the application of the incentive measures.

KENYA

75. With an estimated total population of 23.353 million in 1985 and an annual growth rate of 4.04 per cent, Kenya's population will reach 37.580 million in the year 2000. The urban population which was 4 million will reach 11.930 million if the year 2000 if the growth rate of 8.06 per cent per year continues.

76. Such population growth will inevitably have an impact on the housing situation in Kenya as already indicated in the introduction. It will be recalled that the housing needs in 1988 were for 247,000 dwellings. In the year 2000, these needs will have increased to 336,000 representing an annual increase of 33 per cent.

77. Faced with reality of the housing situation, the Kenyan Government has adopted a pragmatic approach involving close co-operation between the various actors in the housing sector, namely the Government, the private sector, the parastatals, the commercial entities, the co-operatives, etc.

78. A number measures have been taken by the Kenyan Government as framework for the preparation of the National Housing Strategy. The measures include the following:

(a) The Government will attempt, as much as possible, to mobilize funds or to provide the necessary assistance to institutions building houses for low-income population;

(b) The private sector will be encouraged to contribute more to the housing sector. For instance, employers will be encouraged to assist their employees to obtain housing. Action has already been taken to revise the construction and infrastructure standards in order to enable the private sector to construct low-cost houses for low-income families;

(c) Resources of the informal secror will be exploited and the sector encouraged to contribute more effectively to the production of housing;

(d) Laws and regulations on the housing sector will be reviewed and adapted to the new housing policy;

(e) The use of locally produced building materials will be encouraged, particularly in the rural areas, as well as research for the development of these materials.

LESOTHO[9]/

79. In 1986, the population of Lesotho was about 1.5 million, growing as an annual rate 2.6 per cent. By the year 2000, the total population will be nearly 2,350 million, of which the urban population will be 16.1 per cent. With an annual growth rate of 6.67 per cent, the urban population will represent nearly 28 per cent of the total population by the year 2000.

80. The housing needs in Lesotho were estimated on the basis of the annual population growth and the need to replace the existing housing stock. The population census of 1986 indicated that there were 330,000 households in Lesotho of which 278,000 were in the rural areas and 52,000 in the urban areas, which means that there is a considerable gap between households needs in the urban areas and those in the rural areas.

81. Nearly half of the 52,000 households in the urban areas live in one-room housing and 30 per cent in inadequate buildings. In

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[9]/ Government of Lesotho - National Housing Policy - Ministry of Interior - Co-operative housing foundation - March 1989.

1986, nearly 5,000 houses needed to be completely rebuilt in addition to 9,000 new houses in order to meet needs.

82. The Government has adopted a national housing strategy (1987 to 2001) to solve the housing problem. This strategy may be summarized as follows:

(a) Definition of housing needs. Housing needs differ depending on whether one is in the rural areas or in the urban area. Needs in the rural area are mostly for the improvement of services, public utilities and building technologies, while in the urban area needs relate to the improvement of infrastructure, public utilities, increasing the housing stock and improving certain buildings. However, given their serious nature and urgency, the public authorities tend to be more concerned about needs in the urban areas;

(b) Institutional arrangements - establishment of the Lesotho Housing and Land Development Corporation, establishment of the Maseru Municipal Council, restructuring of existing institutions and increasing their staff, equipment and capital;

(c) Setting priorities. The critical nature of the housing problems in the urban areas and rapid growth of urban population call for the definition of priorities in resource allocation. Priority action to be taken by the public sector include land development, housing construction, improvement of the health network and water supply system;

(d) About two-thirds of all the activities will be undertaken in Maseru and its suburbs depending on needs. One or two small urban centers will be selected each year to implement urban development projects there;

(e) As financial resources are limited it is vital that they be used rationally. They should be used mainly to develop housing estates in order to encourage private investors to participate effectively in the development of the housing sector. Because of the limited availability of land, particularly in Maseru, it is necessary to increase densities and to resort to collective community participation in housing and infrastructure building and provision of services;

(f) Rural housing - it is necessary to launch a building technology development project in order to encourage rural people to improve their housing. Such technology should be disseminated throughout the rural areas and used in improving services and infrastructure.

MALI

83. The population census conducted in April 1987 put the country's population at 7,696, 348 for a surface area of 1,248,574 km^2, which gives a population density of 6.2 inhabitants 1 km^2.

84. The urban population accounts for 21.96 per cent of the total population or 1,690,289 inhabitants. At a growth rate of 4.46 per cent, urban dwellers will number 2,670,319 by the year 2000 or 23.45 per cent of the total population which is growing at 3.6 per cent per annum. The population of the capital city,Bamako, accounts for 43.9 per cent of the total urban population.

85. To meet the objective of providing adequate housing for the largest number of the people, the Government of Mali adopted a number of measures at the end of a Seminar on National Housing Policy organized from 4 to 9 September 1989. The measures may be summed up as follows:

(a) Formulation of a national physical planning policy in close relationship with national development decisions;

(b) Formulation of a policy for the development and equipment of rural areas;

(c) Popularization of local building materials;

(d) Organization of the real estate development profession;

(e) Formulation of a building code and price scale;

(f) Formulation of an urban planning code;

(g) Improvement of the terms for the purchase of building land by real estate developpers and fighting against land speculation;

(h) Alleviation of the tax burden in the acquisition of developed or undeveloped land for housing purposes;

(i) Simplification and decentralization of the administrative procedures for approving housing estate projects by real estate operators and acquisition of building permits (Revision of Decree no. 90-033) PG R-P of 19 April 1990.

(j) Establishment of a specialized housing finance institution;

(k) Establishment of specialized technical departments for developing and clearing up land meant for housing construction.

86. Among the actions taken, mention can be made of the following:

(a) Approval by the Government and the national advisory council (UDP) of the resolutions of the above Seminar at their ninth session organized in february 1990;

(b) Preparation of a project document in co-operation with UNCHS-Habitat for conducting studies on the implementation of the National Strategy for Shelter whose main objectives will be:

(i) To formulate a building code and price scale;

(ii) To formulate an urban planning code;

(iii) To popularize the use of local building materials;

(iv) To organize the profession of real estate development;

(v) To establish a housing finance institution;

(vi) To establish specialized technical departments for land development and cleaning.

87. The following are also worth noting:

(a) Preparation in 1981 of a document entitled "Les grandes orientations de la politique nationale d'urbanisme et d'habitat dans le cadre de l'aménagement du territoire" (Main guidelines for national urbanisation and housing policy within the framework of physical planning;

(b) Preparation of a master plan of Bamako and its environs in 1981; the plan was revised in 1990;

(c) Preparation in 1986 by the regional development committees of regional development strategy plans which are being considered for approval;

(d) Preparation of master plans of the other cities of Koulikoro, Ségou, Sikasso, Timbuktu, Mopti, Koutiala, Gao and Bougouni.

88. Problems encountered in the implementation of the strategy are:

(a) Inadequate credits allocated for investment;

(b) High cost of imported materials;

(c) Low incomes of the majority of people;

(d) Lengthy administrative procedures for land acquisition;

(e) Failure to popularize the use of local materials;

(f) Absence of building, urban planning and trade codes;

(g) Lack of an appropriate housing finance institution.

MOROCCO

90. The Kingdom of Morocco had an estimated population of 24.552 million in 1989, growing at an annual rate of 2.6 per cent. If this rate of growth is maintained, the population will reach 31.96 million by the year 2000. The urban population was about 12.18 million or 45.6 per cent of the total population and was growing at an annual rate of 4.7 per cent.

91. Morocco's housing policy aims to meet the needs of the largest possible number of citizens. It is based on controlling the development of slums, restructuring unhealthy and old parts of the country, intensifying the low-cost housing programme, and putting most of the developed plots of land and low-cost dwellings on the market.

92. To realize these goals, the Government of Morocco adopted a strategy which consisted in mobilizing all the potential in the country for intensifying activities by promoting initiatives by the private sector, local communities and public promoters in real estate development as well as the formation of housing co-operatives.

93. To implement this strategy, financial and institutional incentives were adopted including the following:

(a) Review of the real estate investment code;

(b) Extension of the housing finance scheme to most banks and credit organizations;

(c) Reduction of the interest on housing loans;

(d) Institution of [illegible] schemes and mobilization of savings.

94. Problems encountered in the implementation of the strategy relate to the high population growth, rural exodus as well as financing and land problems.

94. Financial and human resources have been provided from:

(a) Contributions of beneficiaries - plot development is financed entirely by beneficiaries. On the contrary the contribution of beneficiaries in rural housing projects and social programmes is very small. Such programmes are financed wholly from the State budget;

(b) The general state budget;

(c) The system of integrated equalization of programmes;

(d) External borrowing for private promoters;

(e) Available human resources.

95. Real estate promoters are also granted other facilities including fiscal advantages under the investment code and new rent code. Serviced lands are also given to promoters and to some individuals at reasonable cost.

UGANDA

96. In 1985, the total population of Uganda was 15.49 million, growing at an annual rate of 3.49 per cent. If this rate of growth continues, the total population will reach 26.28 million by the year 2000. The urban population which was 1.4 million in 1985 and growing at an annual rate of 5.53 per cent will be about 3.62 million inhabitants by the year 2000.

97. To attain the target of housing for all by the year 2000 the Uganda Government has adopted a National Housing Strategy of which the main themes are as follows:

(a) To encourage and promote housing by facilitating the acquisition of plots through decentralization of land acquisition on regulations, legalization of squatter settlements, developing standard plans for reducing plan preparation and approval cost, increasing the share of the budget allocated for housing, encouraging self-help construction, revising the building codes and introducing some flexibility in the regulations, encouraging employers to build houses for their employees, training artisans to upgrade their skills, etc.;

(b) To encourage property ownership - the Government is endeavoring to promote rural housing and to develop advisory service programmes, provide tools and equipment for construction and materials production, build demonstration houses and promote community participation;

(c) To improve urban housing by promoting the rehabilitation of poor housing and developing lands meant for house construction, reducing housing and real estate speculation, lending out materials and undertaking urban development planning;

(d) To mobilize the people to form housing, building, building materials production co-operatives and housing brigades. Such co-operatives receive government assistance in the training of the staff and a supply of tools, machines and equipment;

(e) The Government has adopted a strategy to mobilize financial resources from institutions, the private and parastatal sectors as well as from individuals for housing development;

(f) Particular attention is paid to the disadvantaged groups comprising women, the youth and the disabled;

(g) To increase the supply of raw mareials by researching alternative materials, educate the masses to use new materials, manufacture materials for building machines, space parts and tools locally;

(h) To train manufacturers through workshops, seminars, etc. in their respecrive areas;

(i) To promote community participation in the planning, development and management of housing projects.

RWANDA

98. In 1989, the rotal population of Rwanda was about 7.082 million growing at an annual rate of nearly 3.7 per cent. If rnis rate of growth persists, the total population will reach 10.14 million by the year 2000. The urban population was 555,000 representing nearly 6.5 per cen. of the rotai popuiation and growing at an annual rate of 7.60 per cent. At this rate, the urban population will be about 1.52 million in the year 2000 or 11.4 per cent of the rotal population

99. The National Housing Strategy which is the reference framework for government actions and those of operators concerned with the production and management of housing, consist of the following:

(a) Granting of building credits;

(b) Establishment of the Mortgage Bank of Rwanda;

(c) Distribution of plots at reasonable cost;

(d) Establishment of basic structures in the popular districts, construction of roads and installation of electricity, water and telephone networks;

(e) Mobilization of housing savings;

(f) Creation of poles of urban development.

SENEGAL

100. In 1989, the total population of Senegal was estimated at seven million, growing at an annual rate of 2.9 per cent. If this rate of growth is maintained, the total population will be 9.66 million by the year 2000. The urban population estimated at 2.8 million or 38 per cent of the total population was growing at an annual rate of 3.7 per cent which, if maintained, will number 4.3 million people or 44.5 per cent of the total population by the year 2000.

101. The measures taken by the Government of Senegal within the framework of its housing policy include the following:

(a) The establishment of a building and urban land development company (SCAT-URBAN);

(b) Planned housing with the establishment of two companies: the Société immobilière du Cap-Vert (STCAP) and the Société nationale des habitations à loyer modérés (SNHLM);

(c) Guided self-help construction;

(d) Construction of private housing, organization of real estate promotion companies;

(e) Renovation of the old districts and restructuring of slums;

(f) Encouraging the formation of building co-operatives;

(g) Conducting research into the use of local building materials in order to reduce building costs;

(h) Establishment of a housing finance bank, the Banque de l'Habitat du Sénégal.

102. The problems encountered in implementing the housing policy derive from several factors:

(a) Structural factors related to the control of land ownership and squatter settlements, urban planning, servicing and

equipment of urban lands and difficulties of co-ordination in the urban sector;

(b) Financing problems - the financing of town planning and housing activities is difficult because of the scarcity of funds;

(c) Tax problems - the programmes initiated by the real estate promoters are subject to various taxes and duties which have a cumulative effective on the cost of housing.

SOMALIA

103. In 1985, Somalia had a total population of 6.39 million, growing at an annual rate of 3.32 per cent. At this rate, the population will reach 9.80 million by the year 2000. The urban population which amounted to 2.08 million or 32.5 per cent of the total population in 1985 was growing at an annual rate of 5.55 per cent. If this rate is maintained, the urban population will represent 4.34 million inhabitants or nearly 44.3 per cent of the total population in the year 2000.

104. Somalia prepared a draft housing policy with the assistance of the United Nations Centre for Human Settlements (UNCHS) and the United Nations Development Programme (UNDP). The main points included in the Strategy are as follow:

(a) Redefinition of the roles of Government and the local authorities in the design and implementation of the human settlements policy;

(b) Increasing access to land for housing;

(c) Increasing the availability of building materials at reduced cost for the low-income population; development of research into the use of local materials;

(d) Restructuring financial institutions to enable the low-income population to obtain credit for economical housing;

(e) Encouraging informal sector contribution.

THE SUDAN

105. In 1985, the total population of the Sudan was 21.8 million, growing at an annual rate of 2.8 per cent. At this rate, the total population will reach 33.6 million by the year 2000. The urban population was 4.5 million, growing at an annual rate of 4.1 per cent. If this rate is maintained, the urban population will be 8.9 million or 26.5 per cent of the total population in the year 2000.

106. A programme of Action which serves as the National Housing Strategy has been formulated. Its main points are as follows:

(a) Continuation of the sites and services development programme through specific emphasis on the establishment of infrastructure and services before the distribution of plots;

(b) Restructuring of the old quarters in Biet el Mal, Umbadda, Girief and Kalakla and their suburbs;

(c) Encouraging Sudanese living abroad to invest in the housing sector through a co-ordinated programme for the construction of residential housing;

(d) Improvement and reconstruction of slums having more than 600,000 people: in the first phase, 50,000 plots were developed but these have not been distributed because of a lack of services;

(e) A programme for the rehousing of people affected by natural disasters and floods has been launched in the rural areas. Modern towns covering 50,000 plots have been constructed. The Government has established services but the building of houses is the responsibility of the people themselves through self-help. In the rural areas, the local authorities are still responsible for providing services;

(f) Assistance to the private sector by granting funds and privileges for investment in the housing sector;

(g) Encouraging the building companies to build for low-income people;

(h) Encouraging the establishment of housing co-operatives;

(i) Encouraging NGOs to participate in housing development;

(j) Laying special emphasis on the production of building materials.

TANZANIA

107. In 1985, the total population of Tanzania was 22.7 million growing at an annual rate of 3.67 per cent. If this rate is maintained, the total population will be about 39.5 million by the year 2000. The urban population which was 5.5 million and growing at an annual of 9.59 per cent will number 8.3 million inhabitant or 46.5 per cent of the total population in the year 2000.

108. At the moment, nearly 70 per cent of the population live in the rural area where over 16 per cent of the dwellings require

regular repairs. In the urban areas, nearly 16 per cent of the housing is allocated in unplanned and overcrowded areas without services.

109. To improve the housing situation in both urban and rural areas, the Government of Tanzania adopted a National Strategy whose objectives may be summarized as follows:

(a) Build enough affordable houses for the entire population and improve living conditions both in urban and rural areas;

(b) Increase financial resources for housing;

(c) Facilitate acquisition of housing plots, building permits and title deeds;

(d) Grant public housing institutions privileges so that they can play a more significant role in housing production;

(e) Make building materials available and accessible to all;

(f) Make it easier for the private sector to continue playing a major role in housing production.

110. The National Housing Development Strategy emphasises the following:

(a) Pursuit of the implementation of the plot development and unhealthy housing improvement programmes;

(b) Technical assistance for the development of housing through the establishment of co-operatives and training;

(c) Pursuit of research into the development of locally produced building materials;

(d) Review of building codes and regulations in order to promote construction;

(e) Strengthening of public housing institutions;

(f) Widening the resource base of the Tanzanian Bank for Housing in order to increase the possibility of granting loans;

(g) Encouraging employers to assist in housing programmes for their workers;

(h) Strengthening the house construction brigades in the rural areas to enable them to provide increased technical assistance in housing construction;

(i) Increasing the capacities of the building materials industries;

(j) Requesting the regions and districts to prepare their housing programmes;

(k) Facilitating access to housing credits for public sector workers.

ZAMBIA

111. In 1985, the total population of Zambia was 7.8 million growing at an annual rate of 3.76 per cent. At this rate, the population will reach about 12.1 million by the year 2000. The urban population was 3.9 million in 1985. If the growth rate of 5.09 per cent is maintained, the population will number 7.96 million inhabitant our of the total population or nearly 65.3 per cent of the total population in the year 2000. Zambia is the most urbanized country south of the Sahara with 50 per cent of its population living in urban areas.

112. Housing problems have been exacerbated in recent years by inadequate public investments in the housing sector. The fourth National Development Plan (1989-1993) .evinces the housing deficit to be 200,000 dwelling units, of which more than 90 per cent are required for the low-income groups.

113. The National Housing Development Strategy adopted by the Zambia Government to meet the housing problems has the following as its main themes:

(a) Strengthening the institutional framework in order to facilitate the co-ordination of policies in the housing sector;

(b) Simplification of legislation, decentralization of land registration to support the construction of new dwelling units and to improve traditional and unhealthy housing;

(c) Encouraging guided self-help construction and community participation as well as the use of locally-available building materials and techniques;

(d) Re-orientation of the financing policy of the Zambian National Building Company to promote the housing sector and revitalize the operation of the Zambia Housing Development Fund to enable the low-income groups to benefit from its assistance;

(e) Encouraging public and private sector enterprises to promote investment in housing by granting them tax incentives;

ZIMBABWE

114. In 1989, the total population of Zimbabwe was 8.87 million, growing at an annual rate of 2.9 per cent. If this rate is maintained the total population will reach 13.1 million by the year 2000. The urban population which was about 2.5 million in the same year and growing at an annual rate of 6 per cent will number 4.54 million inhabitants or 34.6 per cent of the total population in the year 2000.

115. The National Housing Strategy is being formulated by the Government with the assistance of the United Nations Centre for Human Settlements (UNCHS HABITAT) and the Government of Finland. A Steering Committee and a working group have been set up at national level to supervise and participate in the formulation of the strategy.

116. The project includes staff training at national and local levels to calculate housing needs using computers, to determine minimum standards for meeting housing costs as well as the resources available and additional resources required to carry out the housing programme.

117. Standard housing has been designed for the low-income groups. The characteristics of the houses are as follows:

(a) Two rooms with the possibility of extension;

(b) Building time of between 18 to 24 months or 36 months at the maximum;

(c) Review of building materials standards by using stabilized earth bricks and clay bricks for building economical housing in the rural and semi-urban areas; this would help offset the shortage of bricks and reduce transportation cost;

(d) Subsidizing infrastructure through mixed development that allows high standard to be maintained. Mixed development enables the middle-income groups to have the quality and relatively more costly housing, thus helping to subsidize housing for the low-income groups;

(e) A 10 per cent increase in rent.

118. The housing policy of Zimbabwe also includes measures for encouraging the public and private sectors to invest in housing production, the building of co-operative housing and a nine per cent interest on savings-for-shelter.

119. Problems encountered in the implementation of the housing policy are:

(a) Insufficient financial and human resources;

(b) Inadequate land policy;

(c) Shortage of building materials;

(d) High cost of transporting building materials;

(e) Inadequate foreign exchange for importing materials and machines.

120. These various strategies translated, first of all, into various measures for improving the housing sector. In this connection, several countries undertook to give higher priority to housing in their economic and social development plans.

121. New guidelines were adopted, geared towards encouraging large-scale land servicing programmes and istituting adequate programmes and instituting adequate incentives for private sector initiative.

122. It is through such programmes that real estate promotion became established in countries such as Côte d'Ivoire where the production of planned housing had been carried out exclusively by the public sector.

123. The co-operattive movement experienced a great boost in Senegal where it has become one of the striking features of the housing sector following its effective contribution. in the past two years, towards stimulating economical housing production and developing household savings meant for housing. Co-operative movements have also emerged in Cameroon but are geared solely towards savings mobilization.

124. Plot development companies have been created to increase the capacity for land equipment and to diversify actors in urban development. Institution building has, most often, been accompanied by a policy of technical assistance to self-help builders. regarding financing, emphasis has been laid on establishing mechanisms for financing basic infrastructure and for guaranting credits granted to households. It is worth mentioning in this regard the creation in Côte d'Ivoire the Compte de mobilisation pour l'habitat and the Compte des terrains urbains (the Shelter savings and urban lands funds).

125. Major innovations in the housing sector have included the constitution of a revolving fund, a highly effective housing finance mechanism in Burkina Faso and the formulation of modalities for establishing a fund for concerted development and a fund for restructuring and regularizing the land tenure sytem in Senegal.

126. Concerning the policy for the use of local building materials, most countries have undertaken to make an exhaustive evaluation before proceeding to the formulation of programmes for its promotion. In this context, many countries have initiated projects concerning local building materials promotion in co-operation with the Economic Commission for Africa.

127. In addition to all these measures, large-scale housing programmes have been implemented within the framework of the Global Strategy for Shelter. A case in point is the launching in Cameroon of Triennal II, an operation involving 1500 dwelling units, which is today facing difficulties because of the economic crisis in the country.

128. In countries such as Cameroon, Senegal, Mali and Burkina Faso, renovation and restructuring programmes undertaken have made it possible to formulate reliable methods of better addressing the issue of squatter settlements. The gradual development method experimented within Burkina Faso is worth maintaining. In spite of these many efforts, the record of the Global Strategy in most countries has revealed some shortcomings. Many problems are still faced in the housing sector. These should be properly identified in order to find appropriate solutions for them.

129. The difficulties relate mainly to land development and regional planning systems, access to land and infrastructure, production of local building materials, mobilization of the necessary financial resources and the institutional mechanisms responsible for co-ordinating activities in the sector.

Problems encountered by African countries in the implementation of the Global Strategy for Shelter

Problems related to the non-implementation of a land and regional development policy

130. One of the objectives of the national physical planning schemes implemented by most African countries, namely to reduce the disparities between urban and rural areas, has often not been fully attained. This has minimized the effectiveness of the planning and development systems put into effect in most major cities and promoted the growth of shanties and a surge in new housing needs.

Difficulties related to land management

131. A permanent source of delay in housing programmes has been the difficulty of access to land and basic infrastructure because of:

a) Lengthy administrative procedures;

b) Lack of land reserves in sufficient quantity.

Use of local raw materials

132. Before and during the implementation of the Strategy, substantial efforts were made to promote the use of local building materials in housing programmes. Nevertheless, numerous obstacles were encountered including the following:

a) The strong psychological and sociological attitudes among certain classes of people who believe that local material should be reserved for the poor;

b) Strong resistance among producers of conventional materials who consider local materials to be in competition with their production;

c) Lack of building materials standards and unsuitable technical regulations;

d) Unavailability of good quality local materials in sufficient quantity.

133. It should also be mentioned that there is a shortage of the appropriate equipment for manufacturing materials locally. Furthermore, local materials are easily damaged during transportation and middle-men most often price them higher than the conventional materials.

Financing

134. The financing of housing programmes had always posed a serious problem, even before the implementation of the Global Strategy for Shelter, because of scarce financial resources. The adoption of structural adjustment programmes by a number of African countries in the past few years has aggravated the situation. In these programmes, housing is considered to be a non-productive sector.

135. The difficulty in mobilizing as well as in allocating resources is due to:

a) Low household incomes;

b) Unavailability of long-term credit at low-interest rates;

c) Non-recognition of the informal sector by banking systems;

d) Inability of most of those in need of housing to provide the guarantees demanded by the banks because of their low incomes.

Problems related to the legal and institutional framework

136. Several factors inherent in the legal and institutional framework have proved to be in conducive to the implementation of the strategies.

137. These problems relate to:

a) Inadequate fiscal regulations in terms of their influence in pushing up housing costs;

b) Poor resource allocation and excessive centralization of decision-making power often leading to the construction of dwellings where they are not needed;

c) Increased participation of the informal private secror and NGOs in the management of the sector.

What type of housing policy for Africa?

138. In the face of these difficulties, it is necessary to define a new housing policy that would harmoniously integrate all the problems relating to housing, equipment and basic infrastructure supply and to the environment. The implementation of such a policy requires meeting a number of preconditions including the definition of a physical planning and regional development policy, focusing inter alia on environmentally sound management and reduction of the disparities between rural and urban areas.

139. Henceforth, any housing policy should address the need to preserve fisheries and forestry resources as well as arable land. Moreover, housing policies and programmes should be designed in order to promote health conditions in all housing estates. Also, there should be better co-ordination in the housing sector in order to reduce the present development of quarries and the lack of community equipment, deficiencies that have been the source of most of the scourges experienced in urban areas. This entails gaining control over population growth through adequate reduction of the natural population growth and slowing down the rate of migration.

140. Obviously, such a policy requires substantial resources that are often beyond the reach of most African countries.

141. For these reasons, selected implementation options should take account of available resources and capabilities of the people.

142. However, assistance could be sought from the international community in carrying out such tasks, particularly housing supply.

International co-operation in the area of housing policies

143. The support of the international community is indispensable to success in implementing housing policies in Africa. Such support could, first of all, be based on assistance by the developed countries in the formulation of the relevant policies.

144. The support could also be in the form of technical assistance for strengthening the institutional mechanism in place with a view to enhancing organizational capacity and financial assistance for constituting the capital of a revolving fund to be used for financing serviced lands opeations or restructuring of squatter settlements.

145. In this regard, it would be useful to judiciously exploit the numerous opportunities currently offered by the decentralization of co-operatives and by the northern NGOs. On the other hand, trade between African countries should henceforth be developed further so as to establish a close partnership among them. Contacts could be made through seminars and study tours that enable fruitful exchange of information and experience regarding housing policies.

146. To achieve such co-operation, it is necessary to meet a series of preconditions at the national level including:

(a) Establishment of appropriate monitoring and follow-up mechanisms for the intervention of the various donors and aid organizations working in the sector;

(b) Development of national expertise to identify co-operation needs and to engage in genuine dialogue with partners in their countries.

147. Such multilateral co-operation would be more effective if the various bodies involved, ECA, UNCHS and Shelter Afrique are able to co-ordinate their action better.

Financing of economical housing in Africa

148. For African countries to attain housing production targets set in their national strategies, it is necessary that the current financial system is improved. Today all over Africa the lack of adequate financial resources has become the major obstacle to large-scale housing production. This problem could be overcome by adopting the following measures:

(a) Encouraging mass savings by developing housing and mutual savings co-operatives;

(b) Establishing, as quickly as possible and where they do not yet exist, resources and financial mobilization structures aimed specifically at encouraging household and institutional savings and ensuring their rational allocation. The private sector and the various communities should be associated with the management of such structures. The Banque de l'habitat of Senegal could serve as a model in this regard;

(c) Establishing guaranty funds for interests on purchasing credit and focusing their activities on economical housing finance by means of mechanisms to be defined;

(d) Allocating in contrast to now normal practice funds collected as part of public revenue and normally meant for housing support for financing activities in the sector;

(e) Resorting, whenever possible, to the support of the international community in obtaining resources on concessional terms.

IV. GUIDELINES FOR DEVELOPING HOUSING POLICIES AND PROGRAMMES

149. Housing and infrastructure policies imply that the Government sets objectives that make it possible to provide housing for the country's population and develop appropriate mechanisms for attaining objectives, particularly taking into account available resources such as land, building materials, labour and financial resources.

150. In order to develop housing and infrastructure programmes, it is necessary to draw up the list of progressive activities to be undertaken, depending on the policy concerned, on a planned basis, once the duration, location and means have been specified and to establish institutions to administer and execute the programme.

151. Problems are often encountered in the development of policies and programmes on housing and infrastructure because of the lack of information on the methods and techniques to be applied. Moreover, the national development plans are nearly always aimed at economic development, as housing and infrastructure programmes are not considered as social investment and therefore not classified among the priority programmes. With the pressure exerted by the population in the slums and poor areas and given the effort being made by political powers to win over the large population living in these areas and the desire to embellish the cities, particularly the national capitals, special attention is beginning to be paid to

policies and programmes relating to the housing and infrastructure sector.

152. The apparent lack of appropriate national policies and programmes concerning housing and infrastructure is reflected in the serious housing shortage and increase in squatter settlements, problems which have been aggravated by the current increasing rural - urban migration. It is, therefore, absolutely vital that realistic national housing and infrastructure policies and programmes are instituted.

153. According the housing and infrastructure sector greater importance will help stimulate various branches of activity and lead to improved health standards. The most important contribution that the housing and infrastructure sector can make to economic development is the formation of capital which could, in turn, be invested in industry, agriculture, etc.

Objectives

154. Specific objectives stipulated in policies and programmes on housing and infrastructure, taking into account available resources and those expected to be available during the programme, indicate the type of development desired and the expected results. Objectives could be designed for the short, medium or long term and expressed in quantitative or qualitative terms from the economic, social or material viewpoint. Objectives are likely to change gradually with the passing of time and as the situation, needs and even values also change. However, objectives should, at all times, conform to the framework within which the policies and programmes were developed and the established order of priority.

Needs

155. Analysis of the construction market in developing countries generally, indicate the proportion of the population able to acquire their own housing or to rent one; the population groups that do not make any real demand on the market are not taken into consideration. However, if the values of a country are such that it is interested in those who do not yet exert economic pressure, then in the identification of needs, the country calculates the level of housing needed from the qualitative and quantitative points of view, to remedy the existing situation and to provide the minimum acceptable standard of housing for all.

156. The needs in most developing countries for the provision of housing and infrastructure are of various forms. In addition to the shortage of housing per se, there is also a shortage of equipment, services, public utilities and various networks.

Standards

157. Housing and infrastructure standards vary considerably from country to country and from rural areas to urban areas depending on such factors as the level of development and urbanization, climate, culture, etc. The standards depend on the prevailing situation in the country, particularly the number of families to be housed (homeless families or those living in poor overcrowded housing), available resources (land, building materials, manpower and investments), requirements in other sectors (health, education, industry, agriculture, etc.), the rate of population growth, productivity and savings, the level of technological development, particularly in the building sector, salary scales compared to the price of land and building. If the standards set by a country are too high, it will be impossible to attain set objectives. Conversely, the repercussions on the development process will be limited. A standard which is acceptable at the time a housing programme is being prepared could become unacceptable at the time of implementing the programme because of changes in the situation.

158. When formulating and implementing housing and infrastructure policies and programmes, special attention should be paid to the following:

(a) Population growth planning;

(b) National productivity and incomes growth;

(c) Growth of capital formation in the housing sector;

(d) Credit facilities for the housing sector;

(e) Cost price reduction in the housing sector.

Population growth planning

159. In the design and implementation of housing and infrastructure policies and programmes for meeting current and future needs, it is necessary to take account of future population growth and to develop programmes in accordance with the total population, particularly the urban population. Programmes should be geared towards the attainment of the following objectives:

(a) To make the rural areas and small urban centres economically viable and improve living standards there;

(b) To overcome population growth problems by diverting a large proportion of the population towards the small urban centres and relatively undeveloped regions of the country where resources could be developed; and

(c) To plan on introducing new activities, wherever possible and profitable, so as to attract labour out of the overcrowded urban areas.

National productivity and incomes growth

160. One of the main objectives of development in most countries is to increase national production and productivity as well as the incomes of the population. In general, although real income is expressed in terms of income per capita, it increases at a lower rate than gross domestic product. It is generally not possible to improve the housing and infrastructure sector as quickly as gross domestic product or the other components of the national income because of its major capital coefficient and the fact that income derived from the sector can only be used over a period of several years. The following objectives should be taken into consideration:

(a) Raise the salary and wage scale and national income in comparison with the domestic product and thereby the ability of the people to meet their housing expenditure;

(b) Increase savings and investments in proportion to the gross domestic product;

(c) Find the optimum ratio between consumption and investment and undertake balanced economic and social development;

(d) Use the housing sector to improve incomes, savings and investments levels.

Increase in capital formation in the housing sector

161. Allocating a high percentage of the gross domestic product to the housing and infrastructure sector does not, in itself generate the financial resources that the sector needs. Neither can it be assumed that such increased allocation should be made at the expense of investment in other equally important sectors of African national economies such as agriculture or industry, unless the aim of the increase is to correct a previous irrational or unbalanced policy. However in a developing country, increased investments in the housing sector can be drawn from the general increase in production and savings engendered by the development process.

Credit facilities for the housing sector

162. The public authorities are capable of organizing and creating savings and credit mechanisms. They could also facilitate housing financing by adopting the following measures:

(a) Provide part or all of the capital needed to carry out infrastructural works, public utilities and various networks (in the form of subsidies);

(b) Provide for individuals housing layout plans and any desired technical assistance, as well as plots and the essential infrastructure. The cost of land and infrastructure should be made repayable over a long period time and other services should be provided free of charge or at token cost. Building materials could also be provided to be repaid over a long period of time;

(c) Organize the people into co-operatives and assist the members by giving them building material loans and providing technical supervision;

(d) Provide for groups of individuals part or all of the capital needed to purchase homes at low interest rates to be repaid over a long period time;

(e) Promote easy terms of credit for building material industries and construction firms;

(f) Promote personal savings by establishing specialized housing finance banks and by giving savers high interest rates.

Cost price reduction in the housing sector

163. Public authorities can promote cost price reduction in the housing sector by influencing the cost price of land, the standards applied and the building, administrative and financing costs.

(a) Land costs

164. Public authorities can take measures to directly or indirectly reduce the cost price of land, namely by:

(i) Providing land free of charge within the framework of plot development programmes;

(ii) Seeing to it that taxes levied on land used for house construction are as low as possible;

(iii) Promoting the preparation of economical layout plans for plot development programmes;

(iv) Establishing a mechanism for registering real estate transactions;

(v) Instituting appropriate taxation on land profit;

(vi) Establishing appropriate pricing mechanisms in the case of expropriation for public utilities;

(vii) Giving public authorities pre-emptive rights for real estate transactions; and

(viii) Reducing the cost of lands meant for housing the low-income population by resorting to the principle of "crossed subsidies". What this means is that in a given housing estate, some plots are developed for the middle- or high- income groups and sold at market prices to recover the initial land costs; the other plots are then sold at token prices to low-income groups.

(b) Applicable standards

165. Public authorities can take measures to influence, directly or indirectly, the quality of housing, namely by:

(i) Adopting standards corresponding to the income of the population for which the housing programmes are meant;

(ii) Adopting lower standards for the improvement of existing housing;

(iii) Cutting down on "luxury" housing schemes and promoting the use of local building materials in housing schemes for the low-income groups.

(c) Building costs

166. Public authorities can take measures to reduce building costs by:

(i) Ensuring that building regulations meet the requirements for profitability; this entails adopting minimum standards and using locally produced building materials;

(ii) Ensuring that taxes levied on building materials are as low as possible;

(iii) Reducing taxes for building materials industries and construction firms;

(iv) Encouraging the production and use of locally produced building materials;

(v) Promoting research into economical housing;

(vi) Encouraging the development of improved plot programmes and promoting guided self-help construction;

(vii) Encouraging competition among the building material industries and entrepreneurs.

(d) Administrative costs

167. Public authorities can take measures to directly or indirectly reduce administrative costs by:

(i) Encouraging competition among the private and public enterprises working in the construction and public works sector;

(ii) Granting a ten-year period of tax exemption for all new constructions to be used as a main dwelling place;

(iii) Reducing taxes levied on building and public works firms.

(e) Financing costs

168. Public authorities can take measures to reduce financing costs by ensuring that interests on medium- and long-term credits are as low as possible and by establishing specialized housing finance banks e.g. a bank for housing which has the facility for granting housing loans at very low interest rates.

169. It is obvious that the solutions proposed to redress the ever-worsening housing situation in some countries would remain ineffectual unless they are incorporated in a comprehensive integrated framework. It is in this context that the following guidelines that could serve as a reference framework are proposed to governments faced with the urgency of formulating housing policies and programmes:

(a) From now on, it would be advisable in the formulation of housing policies, first of all, to conduct an exhaustive assessment of both the quantitative and qualitative needs of the people and analyze their socio-economic characteristics. This will make for better identification of general needs and make it possible to effectively address overall housing demand in the country as a whole and in each locality;

(b) The concept of "economical housing" should be redefined, and relevant standards and regulations revised so as to adapt them to the purchasing power of the less privileged classes of society;

(c) In an effort to make the above classes of society more creditworthy, it is vital that priority is given, in national credit systems, to personal housing loans rather than to investment credit.

(d) To date, housing production in many African coutnries has been dominated by the public sector. However, private property development, guided self-help construction and the co-operative system, should also be employed for housing production.

(e) African Governments should include the establishment of appropriate technological processes based on natural resources development and the use of local materials and locally manufactured production in their basic principles when formulating or revising their national shelter strategies.

(f) National mechanisms for resource mobilization and financing in the housing sector should be established or consolidated, as the case may be, and made primarily responsible for policies on programme financing;

(g) Lastly, it would be appripriate, through incentives, to establish a legal and institutional framework conducive to the mobilization of the resources needed to develop small- and medium-scale building firms and the parrticipation of NGOs and the public in the definition and implementation of housing programmes.

Short-, medium- and long-term programmes

(a) Short-term programme

170. The short-term programme should meet the following vital conditions. Care should be taken not to risk impeding the attainment of long-term objectives and the implementation of the policy and programme should not provoke such serious problems as could lead to a fall in production in the building and building materials industries. For example it is useless to cut down on "luxury" construction so long as there are not enough possibilities of increasing the production of economical housing. It would be equally harmful for the development of the building sector, for instance, to introduce taxes on the importation of certain building materials so long as there is not the possibility of substituting locally produced materials for these imported items. It is, therefore, absolutely vital to programme the various measures correctly.

171. The main tasks to be undertaken within the framework of the short-term policies and programme are as follows:

(i) Formulating guidelines to be followed in the design of a policy and programme on housing and infrastructure, defining realistic objectives and standards for given periods;

(ii) Constituting a data base to establish standards and objectives;

(iii) Revising and drafting building regulations;

(iv) Establishing standards to be adhered to in land use;

(v) Preparing standard plans for pilot housing construction projects;

(vi) Establishing national land development and integrated regional development plans;

(vii) Developing research into locally available building materials;

(viii) Undertaking systematic geological studies of existing raw material deposits;

(ix) Training competent staff and a sufficient number of specialists in the construction sector;

(x) Informing the public about the general policy followed in the housing sector.

(b) Medium-term programme

172. The main tasks to be undertaken or pursued within the framework of the medium-term programme are as follows:

(i) Continuing or completing certain activities planned within the short-term programme;

(ii) Acquiring land and building up substantial land reserves;

(iii) Establishing guidelines for land development, town planning and land use;

(iv) Developing pilot house construction projects, particularly improved plot programmes, technical assistance, roofing loans or guided self-help projects and using the experience gained during these pilot

projects to gradually develop economical housing projects;

(v) Improving existing houses;

(vi) Preparing layout plans for major economical housing construction projects; and

(vii) Drafting new legislation on loans, rent, lease agreements, etc.

(c) Long-term programme

173. At this stage, the tasks planned under the short- and medium-term programmes should have been completed, their impact determined and objectives attained. Should these objectives fail to be achieved, efforts should be made to overcome the constraints encountered during the implementation of the short- and the medium-term plans. It may also prove necessary to periodically reassess the housing situation and revise objectives accordingly.

V. CONCLUSION

174. It is clear from this paper that almost all African countries have adopted strategies to develop the housing sector. Some measures have been proposed in this paper, and their application would help to improve policies and programmes already instituted in African countries. The measures proposed are general and could be adapted by each country to suit its situation, in accordance with its economic, social and cultural conditions.

175. Several factors impede the effective implementation of development policies and programmes adopted for the housing and infrastructure sector. Among these are the inadequate resources allocated to the sector mainly because of the financing needs of other economic sector and the fact that housing departments do not control the sources of funds that could be profitably invested in housing. Moreover, issues relating to the particularly vital housing subsectors whether they concern building materials land for building or financing, generally do not come under the responsibility of the housing departments but rather under various Ministries. The result is that, in most countries, housing finance is not an absolute priority and is not given adequate attention.

176. One means likely to be efficient in alleviating the problems of housing sector finance is the establishment by Governments of a legislative framework that would make it possible to devote part of the long-term savings and cumulative profits of Commercial Banks to the development of the housing sector.

177. In addition to financing problems which are an important aspect of the implementation of policies and programmes on housing and infrastructure, other issues also need to be addressed. These are:

(i) Reorganization of the administrative and structural mechanisms concerning the housing and infrastructure sector;

(ii) Application of effective measures for land acquisition and use and building regulations, defining general standards and specifications;

(iii) Promotion of the adoption of effective methods for general housing construction and real estate management;

(iv) Promotion of the development of a body of construction entrepreneurs, engineers consultant supervisors and housing managers;

(v) Development of training programmes for staff working at all levels of the housing sector.

178. It emerges from the foregoing that the development of the housing infrastructure sector requires major initiatives and decisions by Governments.

179. African Governments should give the housing sector priority in their economies. They should formulate new policies, initiate new ideas and adopt appropriate measures that would make it possible to reorganize the sector and to acquire resources to effectively meet the ever-increasing demand for housing. Besides these general policy measures, it is also vital to provide institutional support for improving the sector and to undertake in-depth planning, provide financial assistance and vocational training and pay special attention to conducting research into building and building materials.

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